

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

In re: Sabrina Brown Erkhart and Brett Alvin ErkhartCase No. 24-51518-KMS

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Planet Home Lending, LLC

Name of Transferee

Name and Address where notices to Transferee should be sent:

Planet Home Lending, LLC

321 Research Parkway
Suite 303
Meriden, CT 06450

Phone: **855-884-2250**Last Four Digits of Acct #: **2538**

Name and Address where Transferee payments should be sent (if different from above):

Planet Home Lending, LLC
321 Research Parkway,
Suite 303,
Meriden, CT 06450

Phone: **855-884-2250**Last Four Digits of Acct #: **2538**

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Natalie Brown

Natalie Brown

MS State Bar No. 100802

Rubin Lublin, LLC

3145 Avalon Ridge Place, Suite 100

Peachtree Corners, GA 30071

(877) 813-0992

nbrown@rlselaw.com

Attorney for Creditor

AmeriSave Mortgage Corporation

Name of Transferor

Court Claim # (if known): **14**Amount of Claim: **\$215,759.94**Date Claim Filed: **12/30/2024**

**Planet Home Lending**
WE'LL GET YOU HOME321 Research Parkway, Suite 303
Meriden, CT 06450

Planet Loan Number: [REDACTED]

Date: 7/8/2025

IMPORTANT LEGAL NOTICE FOR
BRETT A ERKHART**Return Service Requested**BRETT A ERKHART
138 ERKHART LN
LUCEDALE, MS 39452As of 07/02/2025, the servicing of your loan
and the right to collect payments will be
transferred from AmeriSave Mortgage
Corporation (by DMI) to Planet Home
Lending, LLC ("Planet").
Sounds serious,
but it's great news!**Property Address: 138 ERKHART LN LUCEDALE, MS 39452****WHAT THIS MEANS (in nice, friendly terms)**

Your mortgage has been transferred from AmeriSave Mortgage Corporation (by DMI) to Planet -that's us! This is good news - actually it's great news - because at Planet, you'll find outstanding customer service and no "mortgage mumbo jumbo."

We believe everything should be explained as clearly and simply as possible and this is no exception. All the legalities are on the back because they're good to have for your files. Here on the front, we've highlighted the main points for you.

**WHY & WHEN IT'S HAPPENING**

This type of transfer is actually very common, and it doesn't affect the terms or conditions of your mortgage. The transfer date is 07/02/2025. As of this date, AmeriSave Mortgage Corporation (by DMI) will stop accepting payments, so all payments you make on or after that date should go to us at Planet, instead of AmeriSave Mortgage Corporation (by DMI).

**WHAT YOU SHOULD DO NOW**

If you plan to pay by mail: There's no need to do a thing. A monthly billing statement will be sent to you.

If you need to make your payment before you receive a statement on or after 07/02/2025, please write your loan number on your check and send it to: Planet Home Lending, LLC, PO Box 69197, Baltimore, MD 21264-9197. Already sent a payment before your due date to AmeriSave Mortgage Corporation (by DMI)? Don't worry, they will forward your payment to us; it will not be considered late, and you will not be assessed a late charge.

Automatic Payments: If your payments are automatically deducted from your checking or savings account, AmeriSave Mortgage Corporation (by DMI) will discontinue this service as of 07/02/2025. This means any payments automatically deducted prior to this date will be processed. If you would like to set up automatic payments, as long as your loan is current and not more than 30 days past due, just register on our website at www.planetloanservicing.com/my account to enroll in autopay, go paperless, and view loan information or you may contact Planet Home Lending, LLC to set up automatic drafting services for future payments.

**IF YOU HAD OPTIONAL INSURANCE**

Any optional insurance plans or products you had before will not transfer over with your loan. We will adjust your monthly payment accordingly. If you wish to continue with the plan, simply contact the company that issued the policy directly.

**WHO TO CONTACT WITH QUESTIONS**

It really depends on your question. We've provided both old and new contacts for your convenience. If you're unsure, just give us a call. Our dedicated staff at Planet is ready to help.

AmeriSave Mortgage Corporation (by DMI): 877-538-8781 (Monday - Friday 9:00 a.m. to 5:00 p.m. Central Time)

Planet: 866-882-8187 Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time.

If you wish to contact us in writing to assert an error or make an information request, you must use the following address: Planet Home Lending, LLC | P.O. Box 1001, Meriden, CT 06450

That's it for now. We do have more information to share with you in the coming weeks about all the great benefits Planet has to offer. In the meantime, if you have any questions, please give us a call. Welcome! **Don't forget to see Page 2 of this letter for other important information regarding your loan.**

Sincerely,

Dawnmarie Pawelczyk
Senior Vice President, Loan Servicing

P.S. Keep an eye on the mail – we'll send more details soon! Please see the next page (or reverse side) for important disclosures.

IRS 1098 Form: By January 31st of each year, you may receive an Annual Tax and Interest Statement (1098 Statement) from each company that serviced your loan during the previous year. Each statement will contain IRS reporting information for the time your loan was serviced by each servicer.

**THE FOLLOWING NOTICE IS PROVIDED TO YOU PURSUANT TO
THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X:**

Notice of Servicing Transfer

The servicing of your mortgage loan is being transferred, effective 07/02/2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

AmeriSave Mortgage Corporation (by DMI) has been collecting your payments. AmeriSave Mortgage Corporation (by DMI) will no longer accept payments received from you on or after 07/02/2025.

Planet will collect your payments going forward. Your new servicer will start accepting payments received from you on 07/02/2025.

Send all payments due on or after 07/02/2025 to Planet Home Lending, LLC at this address: PO Box 69197, Baltimore, MD 21264-9197. If you have any questions for either your previous servicer (AmeriSave Mortgage Corporation (by DMI)) or your new servicer, Planet, about your mortgage loan or this transfer, please contact them using the information below:

Previous Servicer:

AmeriSave Mortgage Corporation (by DMI)
Customer Service Department
877-538-8781
(Monday - Friday 9:00 a.m. to 5:00 p.m. Central Time)
1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

New Servicer:

Planet Home Lending, LLC
Customer Service
866-882-8187
(Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time)
321 Research Parkway, Suite 303, Meriden, CT 06450

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way:

If you have taken advantage of optional insurance products, please be advised that these products are not currently offered by Planet. Your monthly payment will be adjusted accordingly.

You should do the following to maintain coverage:

To find out if this program can be continued or replaced by paying premiums directly to the provider, please contact the company that issued the policy directly.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your previous servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose personal liability on the recipient except as permitted by law. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof who has received a discharge of such debt in accordance with applicable bankruptcy laws or who is subject to the automatic stay of Section 362 of the U.S. Bankruptcy Code. Planet Home Lending, LLC retains its rights under its security instrument, including the right to foreclose its lien and to send ordinary course of business communications pursuant to 11 USC 524(j).

Military Servicemembers and Dependents: The Servicemembers Civil Relief Act ("SCRA") and certain state laws provide important protections or benefits for eligible Servicemembers and their dependents, including protection from foreclosure during and after active duty, pursuant to applicable law. Planet Home Lending, LLC will comply with the SCRA for eligible Servicemembers and dependents, unless it receives a court order or a written waiver from the Servicemember.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Transfer of Claim Other Than for Security to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Sabrina Brown Erkhart
138 Erkhart Ln
Lucedale, MS 39452

Brett Alvin Erkhart
138 Erkhart Ln
Lucedale, MS 39452

Thomas Carl Rollins, Jr, Esq.
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

Warren A. Cuntz T1, Jr., Trustee
P. O. Box 3749
Gulfport, MS 39505

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

Executed on 8/6/2025

By: /s/ Natalie Brown
Natalie Brown
MS State Bar No. 100802
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
(877) 813-0992
nbrown@rlselaw.com
Attorney for Creditor